Fill in this	information t	o identify your case:	avienta nu viva de la				
Debtor 1	Derrick	Anthony	Johnson Sr.				
1000-0000000000000000000000000000000000	First Name	Middle Name	Last Name	1 <u> </u>			
Debtor 2				☐ C	neck if this is an ame t below the sections (	nded plan, and of the plan that	
(Spouse, if filing)	First Name	Middle Name	Last Name	ha	ive been changed. Ai	mendments to	
United States Bankruptcy Court for the Northern District of Georgia				sections not listed below will be ineffective even if set out later in this amended plan,			
Case number (If known)	-			Pear			
Chapte	er 13 P	lan					
NOTE:	Order I No. 21- As use	pter 13 cases in the D Requiring Local Form -2017, available in the	cy Court for the Northern District pursuant to Federa In for Chapter 13 Plans and OCIerk's Office and on the ter 13 General Order" mea	il Rule of Bankrup I Establishing Rela Bankruptov Cour	tcy Procedure 301 ted Procedures, ( t's website, ganb	I5.1. See General Order	
Part 1:	Notices						
To Debtor(s)	option is	m sets out options that ma appropriate in your circu nay not be confirmable.	ay be appropriate in some case mstances. Plans that do not co	s, but the presence of mply with the United S	an option on the form States Bankruptcy Co	n does not indicate that the de, local rules and judicial	
	In the fo	llowing notice to creditors	, you must check each box tha	t applies.			
To Creditors	Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.						
	Check if applicable.						
	The plan provides for the payment of a domestic support obligation (as defined in 11 U.S.C. § 101(14A)), set out in § 4.4.						
	You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.						
	If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless the Bankruptcy Court orders otherwise. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015.						
	To receive payments under this plan, you must have an allowed claim. If you file a timely proof of claim, your claim is deemed allowed unless a party in interest objects. See 11 U.S.C. § 502(a).						
	The amounts listed for claims in this plan are estimates by the debtor(s). An allowed proof of claim will be controlling, unless the Bankruptcy Court orders otherwise.						
	not the	The following matters may be of particular importance. Debtor(s) must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not included," If both boxes are checked, or if no box is checked, the provision will be ineffective even if set out later in the plan.					
	§ 1.1	A limit on the amount payment or no payme	of a secured claim, that may nt at all to the secured credit	result in a partial or, set out in § 3.2	Included	Not Included	
	§ 1.2	Avoldance of a judicia security interest, set o	ıl lien or nonpossessory, nor out in § 3.4	purchase-money	Included	Not Included	
	§ 1.3	Nonstandard provision	ns, set out in Part 8		Included	Not Included	



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Deb	tor Derrick Anthony Johnson Sr. Case number						
Pa	Plan Payments and Length of Plan; Disbursement of Funds by Trustee to Holders of Allowed Cla						
§ 2.1	Regular Payments to the trustee; applicable commitment period.  The applicable commitment period for the debtor(s) as set forth in 11 U.S.C. § 1325(b)(4) is:  Check one:   36 months						
	The debtor(s) will pay \$350.00 per month for the applicable commitment period. If the applicable commitment period is 36 months, additional Regular Payments will be made to the extent necessary to make the payments to creditors specified in this plan, not to exceed months unless the Bankruptcy Court orders otherwise. If all allowed claims treated in § 5.1 of this plan are paid in full prior to the expiration the applicable commitment period, no further Regular Payments will be made.  Check if applicable.						
	The amount of the Regular Payment will change as follows (If this box is not checked, the rest of § 2.1 need not be completed or reproduced. Insert additional lines as needed for more changes.):						
	Beginning on (Insert date):  The Regular Payment amount will change to (insert amount):  For the following reason (insert reason for change):						
	perweek						
§ 2.2	Regular Payments; method of payment.  Regular Payments to the trustee will be made from future income in the following manner:  Check all that apply.  Debtor(s) will make payments pursuant to a payroll deduction order. If a deduction does not occur, the debtor(s) will pay to the trustee the amount that should have been deducted.  Debtor(s) will make payments directly to the trustee.						
	Other (specify method of payment):						
§ 2.3	Income tax refunds.  Check one.						
	☐ Debtor(s) will retain any income tax refunds received during the pendency of the case.						
	Debtor(s) will (1) supply the trustee with a copy of each income tax return filed during the pendency of the case within 30 days of filing the return and (2) turn over to the trustee, within 30 days of the receipt of any income tax refund during the applicable commitment period for tax years 2019, 2020, 2021 , the amount by which the total of all of the income tax refunds received for each year exceeds \$2,000 ("Tax Refunds"), unless the Bankruptcy Court orders otherwise. If debtor's spouse is not a debtor in this case, "tax refunds received" means those attributable to the debtor.						
	☐ Debtor(s) will treat tax refunds ("Tax Refunds") as follows:						
§ 2.4	Additional Payments.						
	Check one.  None. If "None" is checked, the rest of § 2.4 need not be completed or reproduced.						
§ 2.5	[Intentionally omitted.]						
§ 2.6	Disbursement of funds by trustee to holders of allowed claims.						
	(a) Disbursements before confirmation of plan. The trustee will make preconfirmation adequate protection payments to holders of allowed claims as set forth in §§ 3.2 and 3.3.						
	(b) Disbursements after confirmation of plan. Upon confirmation, after payment of the trustee's statutory fee, the trustee will disburse Regular Payments, Additional Payments, and Tax Refunds that are available for disbursement to make payments to holders of allowed claims as follows:						

(A) To pay any unpaid preconfirmation adequate protection payments required by 11 U.S.C. § 1326(a)(1)(C) as set forth in § 3.2, § 3.3, and U.S. Bankruptcy Court, N.D. Ga. Chapter 13 Plan Form (April 2018), Version 1.3

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available funds from Regular Payments in the following order:

(1) First disbursement after confirmation of Regular Payments. In the first disbursement after confirmation, the trustee will disburse all



Debtor	Derrick Anthony Johnson Sr. Case number						
	orders of the Bankruptcy Court;						
	(B) To pay fees, expenses, and costs of the attorney for the debtor(s) as set forth in § 4.3;						
	(C) To make payments pro rata based on the monthly payment amount; on secured claims as set forth in §§ 3.1, 3.2, 3.3, and 3.4; on domestic support obligations as set forth in § 4.4; on the arrearage claims on nonpriority unsecured claims as set forth in § 5.2; and on executory contracts and unexpired leases as set forth in § 6.1; and						
	(D) To pay claims in the order set forth in § 2.6(b)(3).						
	(2) Second and subsequent disbursements after confirmation of Regular Payments. In the second disbursement after confirmation, and each month thereafter, the trustee will disburse all available funds from Regular Payments in the order below. All available Regular Payments will be distributed to the claims in each paragraph until such claims are paid in full.						
	(A) To make concurrent monthly payments, including any amount past due under this plan; on secured claims as set forth in §§ 3.1, 3.2, 3, and 3.4; on fees, expenses, and costs of the attorney for the debtor(s) as set forth in § 4.3; on domestic support obligations as set forth in § 4.4; on the arrearage claims on both nonpriority unsecured claims as set forth in § 5.2 and executory contracts and unexpired leases as set forth in § 6.1;						
	(B) To make pro rata payments on administrative expenses allowed under 11 U.S.C. § 503(b) other than the trustee's fee and the debtor's attorney's fees, expenses, and costs; and						
	(C) To pay claims in the order set forth in § 2.6(b)(3).						
	(3) Disbursement of Additional Payments and Tax Refunds. The trustee will disburse the Additional Payments and Tax Refunds in the following order:						
	<ul><li>(A) To pay fees, expenses, and costs of the attorney for the debtor(s) as set forth in § 4.3;</li></ul>						
	(B) To make pro rata payments on administrative expenses allowed under 11 U.S.C. § 503(b) other than the trustee's fee and the debtor's attorney's fees, expenses, and costs;						
	(C) To make payments pro rata based on the monthly payment amount: on secured claims as set forth in §§ 3.1, 3.2, 3.3, and 3.4; on domestic support obligations as set forth in § 4.4; on the arrearage claims on both nonpriority unsecured claims as set forth in § 5.2 and executory contracts and unexpired leases as set forth in § 6.1;						
	(D) To pay other Allowed Secured Claims as set forth in § 3.6;						
	(E) To pay allowed claims entitled to priority under 11 U.S.C. § 507, other than administrative expenses and domestic support obligations; and						
	(F) To pay nonpriority unsecured claims not otherwise classified as set forth in § 5.1 ("Unclassified Claims") and to pay nonpriority unsecured claims separately classified as set forth in § 5.3 ("Classified Claims"). The trustee will estimate the total amounts to be disbursed during the plan term (1) to pay Unclassified Claims and (2) to pay Classified Claims. Funds available for disbursement on these claims will be allocated pro rata to each class, and the funds available for disbursement for each class will be paid pro rata to the creditors in the class						
	(4) Unless the debtor(s) timely advise(s) the trustee otherwise in writing, the trustee may treat and disburse any payments received from the debtor(s) as Regular Payments.						
Part	Treatment of Secured Claims						
§ 3.1 M	intenance of payments and cure of default, if any.						
С	eck one,						
	None. If "None" is checked, the rest of § 3.1 need not be completed or reproduced.						
§ 3.2 R	quest for valuation of security, payment of fully secured claims, and modification of undersecured claims.						
	None. If "None" is checked, the rest of § 3.2 need not be completed or reproduced.						
	cured claims excluded from 11 U.S.C. § 506.						
	eck one.						
	None. If "None" is checked, the rest of § 3.3 need not be completed or reproduced.						
	on avoidance.						
A100 Mark	eck one.						
Ĭ	None. If "None" is checked, the rest of § 3.4 need not be completed or reproduced.						
_	The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.						

U.S. Bankruptcy Court, N.D. Ga. Chapter 13 Plan Form (April 2018), Version 1.3



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Debtor	Derrick Anthony Johnson Sr.	Case number
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The judicial liens and/or nonpossessory, nonpurchase money security interests securing the claims listed below impair exemptions to which the debtor(s) would have been entitled under 11 U.S.C. § 522(b). Unless the Bankruptcy Court orders otherwise, a judicial lien or security interest securing a claim listed below will be avoided to the extent that it impairs such exemptions upon entry of the order confirming the plan. The amount of the claim secured by the judicial lien or security interest that is avoided will be treated as an unsecured claim in Part 5 to the extent allowed. The amount, if any, of the claim secured by the judicial lien or security interest that is not avoided will be paid in full as a secured claim under the plan to the extent allowed. See 11 U.S.C. § 522(f) and Bankruptcy Rule 4003(d). If more than one lien is to be avoided, provide the information separately for each lien.

Information regarding judicial lien or security interest	Calculation of lien avoidance	Treatment of remaining secured claim
Name of creditor Prestige Financial SVC	a. Amount of lien \$20,611.00	Amount of secured claim after avoidance (line a minus line f)
Collateral	b. Amount of all other liens \$1,180,00	(\$1,180.00)
All Real & Personal Property	c. Value of claimed exemptions \$5,390.00	Interest rate (if applicable)
	d. Total of lines a, b, and c \$27,181.00	%
	e. Value of debtor(s) interest in property - \$5,390.00	Monthly payment on secured claim
Lien identification (such as judgment date, date of lien recording)	f. Subtract line e from line d \$21,791.00	
Garnishment	Extent of exemption impairment	
	(Check applicable box).	
	Line f is equal to or greater than line a. The entire lien is avoided. (Do not complete the next column.)	
	Line f is less than line a.  A portion of the lien is avoided. (Complete the next column.)	

#### § 3.5 Surrender of collateral.

Check one.

None. If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

#### § 3.6 Other Allowed Secured Claims.

A proof of claim that is filed and allowed as a secured claim, but is not treated as a secured claim in this plan, shall be paid with interest at the rate of 5.5 %. Payments will commence as set forth in § 2.6. Notwithstanding the foregoing, the debtor(s), and any other party in interest, may: object to allowance of the claim; request that the Bankruptcy Court determine the value of the secured claim if modification of the claim is permissible and if 11 U.S.C. § 506 is applicable; or request that the Bankruptcy Court avoid the creditor's lien pursuant to 11 U.S.C. § 522(f), if applicable.

If the Bankruptcy Court determines the value of the secured claim, the portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan.

The holder of the claim will retain the lien on the property interest of the debtor(s) or the estate(s) until the earlier of:

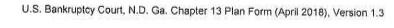
- (a) payment of the underlying debt determined under nonbankruptcy law, or
- (b) payment of the amount of the secured claim, with interest at the rate set forth above, and discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.



§ 4.1 General.  Trustee's fees and all a of whether it is listed in whether it is listed in § 4.2 Trustee's fees.  Trustee's fees are gove § 4.3 Attorney's fees.  (a) The unpaid fees, exit is 4.610.00. The 22-2017 ("Chapter 13.4")  (b) Upon confirmation forth in the Chapter 13.4 (c) The Bankruptcy Coabove upon application (d) From the first disbut § 4.3(a).  (e) The unpaid balance Payments and (2) from (f) If the case is convert the amount of § 2.610 debtor(s) has complied stated amount or the maximum (g) If the case is dismis § 2.610.00. In not to the Chapter 13 Attorney 14 days from entry of the Attorney's Fees Order. It (h) If the case is dismiss fees, expenses, and cos § 4.4 Priority claims other the	erned by statute an expenses, and costs allowance and partitorney's Fees Order The plan, the unpartitorney's Fees Order The attorney in consensus and any additional Tax Refunds or Acted to Chapter 7 be 1,00, not to exceed the assimum amount to seed before confirm to exceed the maximum areas of the consensus and the applicable assimum amount to seed before confirm to exceed the maximum areas as a service of the confirm to exceed the maximum areas and the sees Order The confirm to exceed the maximum areas and the sees Order The confirm to exceed the maximum areas and the sees Order The confirm to exceed the maximum areas and the sees Order The confirm the sees Order The confirmation that the sees Order Th	ims will be paid in full with and may change during the sowed to the attorney for ayment of the fees, expeder"), as it may be americally amount shall be allurder.  Itional fees, expenses, a compliance with the Changer attorney with all amounts allowed under diditional Payments, as sefore confirmation of the seed the maximum amount control of the attorney, whichever the attorney, whichever anation of the plan, fees, and manount that the Changer amount that the Changer and the attorney may file an anount attorney attorney may file an anount that the Changer and the attorney may file an anount that the Changer attorney may file an anount that the Changer may file an anount that the Changer may file an attorney may file an attorney may file an attorney may file and attorney may file and attorney may file an attorney may file and	or the debtor(s) in connect inses and costs of the attorded.  Dowed as an administrative and costs to the attorney for a pter 13 Attorney's Fees Countries of the attorney for § 4.3(c) will be payable et forth in § 2.6, until all at plan, the debtor(s) direction that the Chapter 13 Attorney's Fees Order 14 Attorney's Fees Order 15 Attorney's Fee	ion with legal rney for the depense under debtor(s) in prefer and afte \$ 2.6(b)(1) up (1) at \$2 lowed amounts) the trustee orney's Fees ler, the trustee	representation ebtor(s) are go ler 11 U.S.C. § excess of the sign notice and a ling to the allowed good per las are paid in first opay to the allower permits, e will deliver, fr	sverned by General Order 503(b) to the extent set amount shown in § 4.3(a) hearing. amount set forth in month from Regular ull. attorney for the debtor(s) If the attorney for the om the funds available, the
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§ 4.4 Priority claims other th	) If the case is converted to Chapter 7 after confirmation of the plan, the debtor(s) direct(s) the trustee to deliver to the attorney for the debtor(s), om the funds available, any allowed fees, expenses, and costs that are unpaid.					
	ed after confirmations ats that are unpaid.	ion of the plan, the truste	ee will pay to the attorney	for the debtor	(s), from the fu	nds available, any allowed
	§ 4.4 Priority claims other than attorney's fees.					
	None. If "None" is checked, the rest of § 4.4 need not be completed or reproduced.					
(a) Check one.			, , op. oddocd,			
The debtor(s) has/ha	The debtor(s) has/have no domestic support obligations. If this box is checked, the rest of § 4,4(a) need not be completed or reproduced.					
	ave domestic supp	ort obligations as set for				-petition domestic support
Name and address	of creditor:	Name and address enforcement agenc notice	of child support y entitled to § 1302(d)(1)	Estimate claim	d amount of	Monthly plan payment
-						
(b) The debtor(s) has/ha	ve priority claims o	other than attorney's fees	and domestic support ob	ligations as e	el forth below	
+ Name and address		1		ngenons da s	STORTINGS OF CASH SHARKS	nount of claim
- Internal Revenue Se	Internal Revenue Service; P.O. Box 7346 Philadelphia, PA 19101				\$5,175.14	
- Georgia Department	rvice; P.O. Box 73	and the second s	101	1		**************************************



Deb	tor Derrick Anthony Johnson Sr.	Case number				
Pa	art 5: Treatment of Nonpriority Unsecured Claims	77				
§ 5.1	Nonpriority unsecured claims not separately classified.					
	Allowed nonpriority unsecured claims that are not separately classreceive:	ssified will be paid, pro rata, as set forth in § 2.6. Holders of these claims will				
	Check one.					
	A pro rata portion of the funds remaining after disbursements	have been made to all other creditors provided for in this plan.				
	A pro rata portion of the larger of (1) the sum of \$ creditors provided for in this plan.	and (2) the funds remaining after disbursements have been made to all other				
	The larger of (1)% of the allowed amount of the clain made to all other creditors provided for in this plan.	n and (2) a pro rata portion of the funds remaining after disbursements have beer				
	☐ 100% of the total amount of these claims					
	Unless the plan provides to pay 100% of these claims, the actual allowed and (2) the amounts necessary to pay secured claims undebtor(s), and other priority claims under Part 4.	amount that a holder receives will depend on (1) the amount of claims filed and der Part 3 and trustee's fees, costs, and expenses of the attorney for the				
§ 5.2	Maintenance of payments and cure of any default on nonpriority unsecured claims.					
	Check one.					
	■ None. If "None" is checked, the rest of § 5.2 need not be con	npleted or reproduced.				
§ 5.3	Other separately classified nonpriority unsecured claims.					
	Check one.					
	■ None. If "None" is checked, the rest of § 5.3 need not be con	npleted or reproduced.				
Pa	rt 6: Executory Contracts and Unexpired Leases					
§ 6.1	The executory contracts and unexpired leases listed below a and unexpired leases are rejected.	re assumed and will be treated as specified. All other executory contracts				
	Check one.					
	None. If "None" is checked, the rest of § 6.1 need not be con-	npleted or reproduced.				
Pa	Vesting of Property of the Estate					
§ 7.1	Unless the Bankruptcy Court orders otherwise, property of the debtor(s) only upon: (1) discharge of the debtor(s); (2) dismis completion of payments by the debtor(s).	ne estate shall not vest in the debtor(s) on confirmation but will vest in the isal of the case; or (3) closing of the case without a discharge upon the				
Pa	rt 8: Nonstandard Plan Provisions					
§ 8.1	Check "None" or list Nonstandard Plan Provisions.					
	None. If "None" is checked, the rest of Part 8 need not be co	muleted or reproduced				



## Case 19-56102-sms Doc 5 Filed 04/19/19 Entered 04/19/19 11:34:05 Desc Main Document Page 7 of 7

Debtor	Derrick Anthony Johnson Sr.	Case number	
Part	9: Signatures		
7 <b>3</b> c <u>/</u>	Signatures of Debtor(s) and Attorney for Debtor(s).  The debtor(s) must sign below. The attorney for the debtor(s), if any, style="text-align: center;"> Signature of debtor 1 executed on 04/19/2019  MM / DD / YYYY	must sign below.  X /s/ Signature of debtor 2 exec	cuted on MM / DD / YYYY
	Address Stockbridge, GA, 30281 City. State, ZIP code	Address	City, State, ZIP code
	s/ Bobby Shane Palmer 783345 Signature of attorney for debtor(s)	Date: 04/19/2019 MM / DD / YYYY	
	he Semrad Law Firm, LLC irm	303 Perimeter Center Nort Address	h, #201 Allanta, GA 30346 Cily, State, ZIP code

By filling this document, the debtor(s), if not represented by an attorney, or the attorney for debtor(s) also certify(les) that the wording and order of the provisions in this Chapter 13 Plan are identical to those contained in the Local Form for Chapter 13 Plans that the Bankruptcy Court for the Northern District of Georgia has prescribed, other than any nonstandard provisions included in Part 8.

